

Social Security Administration programs are complex. The following is general information to answer questions.

SSI and SSDI: There are two types of disability benefits, SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance).

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Childhood Disability for Adult Children: Children age 22 and older who are disabled can receive SSDI on the earnings record of a parent or spouse who has paid Social Security taxes.

Benefits: SSDI payments are based on the earnings record of a worker. Dependents of the worker may also be eligible for benefits.

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SSI payments: may be the sole benefit or may supplement another source of income. The Federal

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[Social Security Announces New Enhancements to Online Retirement Estimator](https://www.socialsecurity.gov/estimator) : The online www.socialsecurity.gov/estimator

“Social Security’s *Retirement Estimator* has been a huge success - with the agency providing o

The *Retirement Estimator* is interactive and allows *Retirement Estimator* differences

Commissioner Astrue also *Retirement Estimator* will be the first of Social Security’s *Retirement Estimator* services, and www.socialsecurity.gov/estimator

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Applications and Appeals: You apply for disability benefits at the Social Security Administration office. The

Upper Darby
Pottstown
Chester
Norristown
West Chester

If your disability application is denied you may appeal within 60 days (plus five for mailing) by completing

Montgomery County 610 279 9660
Delaware County 610 566 6625

Chester County 610 692 1889

Legal Aid of Southeastern Pennsylvania (hotline #) 877 429 5994.

Overpayments and Underpayments: If your living arrangements and other factors change, they are reported to

Property Tax/ Rent Rebate: If you are approved for disability you may qualify on an annual basis for the Property Tax/ Rent Rebate.

Work Programs: The Social Security Administration has programs that may assist you. SSI recipients

- The Ticket to Work Program and the Trial Work Period are two separate work incentives. Detailed

Disability and Medical Help: SSI recipients are eligible for Medicaid from the Department of Public Welfare.

- You can apply at your [county assistance office](#) (persons with income below 250% of Federal Poverty

- Delaware County- 610-447-5500
- Montgomery County-
- Chester County-610 446 1022

Appeal Rights: You should receive a notice with fair hearing rights if services are denied or reduced.

Healthy Horizons is an income capped Medicaid program for people with disabilities. Healthy Horizons is a 100% of the Federal Poverty Level Medicaid program.

Spend Down Medicaid: Medical expenses may “spend down” income to the income levels for the category.

Retroactive Medicaid: Medicaid covers expenses incurred in the three months before the date of application.

Medicare Part B Buy In pays for the cost of the Medicare Part B premium (\$96.40 in 2009) for persons

Waiver Programs allow eligible persons to receive medical services through Home and Communi

Nursing Homes, Personal Care Boarding Homes, and Domiciliary Care help people in nursing homes and c

- Delaware County Office of Services for the Aging: (610) 490-1300
- Chester County Department of Aging Services: (610) 344-6250
- Montgomery County Aging and Adult Services: (610) 278-3610

Food Stamp Help with Medical Expenses households with a disabled person of any age, or a person ag

Medical TransportationThe MATP provides transportation to eligible individuals to medical care. You may

- Delaware County 610 490 3960, 866 450 3766
- Chester County 610 594 6930, 877 873 8415
- Montgomery County 215 542 7433

Adult Basic was established from tobacco settlement funds. It is a waitlisted program. When

Family Size

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Income Guideline

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1

\$20,800

2

\$28,000

3

\$35,200

4

\$44,100

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- To apply, contact the CAO or go to www.ins.state.pa.us or call 1-800-GO-BASIC. Adult Basic benefits include doctor office visits, hospitalizations, diagnostic testing, rehabilitation therapies, emergency care, skilled nursing facility in lieu of hospitalization, home health care.

PACE and PACEnet are income limited programs that help with prescription coverage through the Pennsylvania Department of Aging for person age 65 with limited income. There is no resource test. You may contact the Department of Aging at aging@state.pa.us or by calling to 800 225 7223 (toll free). For both programs, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and you cannot be enrolled in the Department of Public Welfare's Medicaid prescription benefit. For PACE, a single person's total income must be \$14,500 or less. For a married couple, combined total income must be \$17,700 or less. For PACENET a single person's total income can be between \$14,500 and \$23,500. A couple's combined total income can be between \$17,700 and \$31,500.

Medicare is for individuals who qualify for Social Security benefits and who are either disabled adults or age 65. Medicare is not linked to income and resources but is to an earnings record. Medicare for disabled individuals begins 25 months from the date of eligibility for SSDI. Medicare may be supplemented by Medicaid for persons with limited income and resources (dual eligibility). Medicare Part A is hospital insurance; Medicare Part B is physician care; Medicare Part C is Medicare Advantage, a capitated program (you pay a premium regardless of use); Medicare Part D is pharmaceutical assistance. Apply at the Social Security Administration. Contact www.medicare.gov for information. Extra Help may be available to you at the Social Security Administration and you may contact Apprise at 800 783 7067 for help with your choices under Medicare programs. Contact the pharmaceutical provider to find out if there is a Pharmaceutical Assistance Program that can help with the cost of medications.

SSI Lump Sum Payments: Attorneys will be paid out of the lump sum that you are owed following a hearing decision, and if you were a recipient of General Assistance benefits from the

County Assistance Office, the regulations requiring that General Assistance recipients reimburse the state for that assistance pending receipt of SSI. You have fair hearing rights that may be filed with the Department of Public Welfare

Retroactive SSI benefits may be paid in installments. That policy is a result of the law that was signed in 2006. Then President Bush signed S. 1932, Deficit Reduction Act of 2005 which requires that past-due monthly SSI benefits that exceed three times the maximum monthly benefit (Federal benefit rate plus the state supplementary payment amount) payable to the individual be paid in up to three installment payments, 6 months apart. The law also limits the amount of the first two installment payments to three times the maximum monthly benefit. All remaining benefits due are to be paid in the third installment 6 months later.

- However the amounts of the installment payments may increase in certain cases, such as those in which the individual has outstanding debt relating to food, clothing, or shelter, or has necessary medical needs. If you have a situation that you believe requires that your installment payment be increased, contact your local office with proofs of the need, or call 1-800-772-1213. People who are deaf or hard of hearing may call the toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on Monday through Friday. If there are questions regarding this matter you may contact Legal Aid of Southeastern Pennsylvania at its hotline, 877 429 5994, between the hours of 9 and 1 Mondays through Thursdays.

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SSI Reduction for Living in the Household of Another If you are receiving Supplemental Security Income (SSI) but are not receiving the full benefit rate, but have been reduced by one-third for living in the household of another.

- The Code of Federal Regulations addresses this reduction, and provides information about when it does not apply. If you establish either that you pay rent, or that you pay the fair share of household costs (basically, total the costs of shelter-taxes, mortgage, insurance, utilities and food, and divide the amount by the number of persons in the home) then the SSI benefit may increase.

Relevant Law:

20 CFR § 416.1131 The one-third reduction rule.

(a) *What the rule is.* Instead of determining the actual dollar value of in-kind support and maintenance, we count one-third of the Federal benefit rate as additional income if you (or you and your eligible spouse)—

(1) Live in another person's household (see §416.1132) for a full calendar month except for temporary absences (see §416.1149), and

(2) Receive both food and shelter from the person in whose household you are living. (If you do not receive both food and shelter from this person, see §416.1140.)

(b) *How we apply the one-third reduction rule.* The one-third reduction applies in full or not at all. When you are living in another person's household, and the one-third reduction rule applies, we do not apply any income exclusions to the reduction amount. However, we do apply appropriate exclusions to any other earned or unearned income you receive. If you have an eligible spouse we apply the rules described in §416.1147.

(c) *If you receive other support and maintenance.* If the one-third reduction rule applies to you, we do not count any other in-kind support and maintenance you receive.

[45 FR 65547, Oct. 3, 1980, as amended at 50 FR 48574, Nov. 26, 1985]

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20 CFR § 416.1132 What we mean by “living in another person's household”.

(a) *Household.* For purposes of this subpart, we consider a household to be a personal place of

residence. A commercial establishment such as a hotel or boarding house is not a household but a household can exist within a commercial establishment. If you live in a commercial establishment, we do not automatically consider you to be a member of the household of the proprietor. You may, however, live in the household of a roomer or boarder within the hotel or boarding house. An institution is not a household and a household cannot exist within an institution. (Institution is defined in §416.1101.)

(b) *Another person's household.* You live in another person's household if paragraph (c) of this section does not apply and if the person who supplies the support and maintenance lives in the same household and is not—

(1) Your spouse (as defined in §416.1806);

(2) A minor child; or

(3) An ineligible person (your spouse, parent, or essential person) whose income may be deemed to you as described in §§416.1160 through 416.1169.

(c) *Your own household—not another person's household.* You are not living in another person's household (you live in your own household) if—

(1) You (or your spouse who lives with you or any person whose income is deemed to you) have an ownership interest or a life estate interest in the home;

(2) You (or your spouse who lives with you or any person whose income is deemed to you) are liable to the landlord for payment of any part of the rental charges;

(3) You live in a noninstitutional care situation as described in §416.1143;

(4) You pay at least a pro rata share of household and operating expenses (see §416.1133); or

(5) All members of the household receive public income—maintenance payments (§416.1142).

[45 FR 65547, Oct. 3, 1980, as amended at 50 FR 48574, Nov. 26, 1985]

§ 416.1133 What is a pro rata share of household operating expenses.

(a) *General.* If you pay your pro rata share toward monthly household operating expenses, you are living in your own household and are not receiving in-kind support and maintenance from anyone else in the household. The one-third reduction, therefore, does not apply to you. (If you are receiving food or shelter from someone outside the household, we value it under the rule in §416.1140.)

(b) *How we determine a pro rata share.* Your pro rata share of household operating expenses is the average monthly household operating expenses (based on a reasonable estimate if exact figures are not available) divided by the number of people in the household, regardless of age.

(c) *Average household operating expenses.* Household operating expenses are the household's total monthly expenditures for food, rent, mortgage, property taxes, heating fuel, gas, electricity, water, sewerage, and garbage collection service. (The term does not include the cost of these items if someone outside the household pays for them.) Generally, we average household operating expenses over the past 12 months to determine a pro rata share.

[45 FR 65547, Oct. 3, 1980, as amended at 70 FR 6345, Feb. 7, 2005]

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MAGI A portion of your benefits may be subject to income tax if your modified adjusted gross income (MAGI), plus one-half your Social Security benefits, exceeds specific limits. Your MAGI equals:

- Adjusted gross income (or the adjusted gross income of you and your spouse if married and filing jointly), including wages, interest, dividends, taxable pensions, and other sources,
- Tax-exempt interest income (e.g., interest from municipal bonds and qualified U.S. savings bonds), and
- Amounts earned in a foreign country, U.S. possession, or Puerto Rico that are exempt from tax
- Up to 50 percent of your Social Security benefits may be subject to income tax if your combined income (MAGI plus one-half your Social Security benefits) exceeds \$25,000 for an individual filing single, unmarried head of household, or qualified widow(er) with dependent (\$32,000 if married and filing jointly).
- If your combined income exceeds \$34,000 (\$44,000 if married and filing jointly), up to 85 percent of your benefits is taxable. If you are married and filing separately, up to 85 percent of your benefits will be taxed unless you and your spouse live apart for the entire year.
- Consult an accountant or other tax professional for more information. Or, contact the Internal Revenue Service at (800) 829-1040 or www.irs.gov. Ask for Publication 554, Older Americans' Tax Guide, and Publication 915, Social Security and Equivalent Railroad Retirement Benefits.

Eldercare Locator A free national service from the U.S. Administration on Aging. 1 8—677 1116 or eldercarelocator@spherix.com

Late Enrollment Penalty Beneficiaries who enroll in Part B after their initial enrollment period and/or reenroll after a termination of coverage are subject to a “delayed enrollment penalty.” The delayed enrollment penalty is equal to a 10% surcharge for each 12 months of delay in enrollment and/or reenrollment. Under certain conditions, select beneficiaries are exempt from the delayed enrollment penalty; these include working individuals (and their spouses) with group

coverage, some military retirees, and some international volunteers.

- You may appeal the determination by the Social Security Administration that the penalty applies to you. Examples of times when it might not be applied might include circumstances where you were misinformed about the penalty for not filing timely, or if you were not informed of the need to file timely. I am enclosing a reconsideration form for your use, should you decide to appeal. See Appeal Rights.

- The reason for the application of a penalty is that insurance programs depend on a spread the risk system. If persons wait until they become ill to purchase insurance, the fund would not be able to meet the need of the ill individuals. Therefore, it benefits both the Medicare system and eligible Medicare individuals to apply when eligible for Medicare Part B. However, I assure you that I continue to monitor the impact of this penalty on my constituents and to balance my concern against projected costs.

- Thank you for contacting my offices for more information about assistive programs and home care services for older adult Pennsylvanians with Alzheimer's Disease. The following information lists agencies and support services for individuals and families who qualify for assistance.

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Alzheimer's Disease and Related Disorders Information

Benefits: The Department of Aging supports a toll free Alzheimer's information and referral service through its Long Term Care Helpline. Additionally, two Alzheimer's Association Chapters in PA provide services throughout the State. The chapters provide information to the general public about Alzheimer's disease, locations of support groups, research projects, adult day services and respite care programs, diagnostic and evaluation centers, personal care homes and nursing facilities that accept Alzheimer's patients, publications and training programs for caregivers and practitioners.

- Long Term Care Helpline: Toll Free 1-800-286-3636

- Alzheimer's Association

- Delaware Valley Chapter
100 N. 17th St., 2nd Floor
Philadelphia, PA 19103
(215) 561-2919
Helpline: 1-800- 272- 3900
Website: www.alz-delawarevalley.org

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Area Agencies on Aging

Delaware County Office of Services and of the Aging
206 Eddystone Ave., 2nd Flr.
Eddystone, PA 19022-1594
(610) 490-1300
Toll Free: 1-800-416-4504
<http://www.delcosa.org>

Chester- Department of Aging Services

601 Westtown Road
P.O. Box 2747
West Chester, PA 19380- 0990
(610) 433-6350
<http://www.chesco.org/aging/aging.html>

Montgomery- Montgomery County Office on Aging and Adult Services
1430 Dekalb St., P.O. Box 311
Norristown, PA 19404-0311
(610) 278-3601
<http://www.montcopa.org/mcass>

In Home Services: There are many different programs you may be eligible for. You can contact the agency of your county listed above with some of the following programs in mind.

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OPTIONS Program: OPTIONS provides assessment, care management and in-home services for aging and disabled consumers. OPTIONS includes: assessment of need for and provision of services and care management to persons over age 60 with complex, ill-defined problems, problems remaining at home or requiring personal advocacy. To apply for OPTIONS services contact your local Area Agency on Aging listed above.

Bridge Program: This program expands in-home care options and enables a seamless transition into the Medicaid PDA waiver. Consumers with assets not exceeding \$40,000 will spend down these assets through a 50/50 cost share plan to purchase services to be received in their home over the course of 12 months or until they qualify for the Medicaid Waiver. To

apply for the Bridge Program, contact your local Area Agency on Aging listed above.

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Pennsylvania Department of Aging Waiver: The PDA Waiver provides in-home services to consumers, age 60 and over, who have medical needs, but would like to be cared for at home. They provide assessment of need for provision of services and care management to persons 60 years of age or older who are clinically eligible to be admitted to a nursing facility but choose to receive services at home. The person can be served at home with the same, and if needed, more intensive community and in-home services as described under the OPTIONS program. To apply for the PDA waiver contact your local Area Agency on Aging listed above.

Nutrition Services: Meals are available to individuals 60 years or older and their spouses at community centers throughout the Commonwealth or through home delivered meal programs, if eligible. To find a meal site in your county, contact the Area Agency on Aging serving your county or log onto <http://www.paseniorcenters.org>. □

Assistive Care outside the Home: For the programs listed below, contact the Area Agency on Aging that represents your home area.

Older Adult Daily Living Centers: These centers provide a program of social, recreational, and health services in a group setting that: helps mentally and/or physically challenged adults to maintain or improve their levels of functioning in order to remain in the community, offers the

participants the opportunity to socialize and enjoy peer support while receiving health and social services in a stimulating and supporting environment that promotes physical and mental health.

Senior Community Centers: Over 650 senior community centers throughout the commonwealth offer adults age 60 and older and their spouses an opportunity to participate in social and educational experiences, health and wellness activities, the arts, exercise classes, special events and to enjoy a nutritious meal in their local communities. To find out more, contact your local Area on Aging or log onto <http://www.paseniorcenters.org>

Railroad Retirement Benefits: www.rrb.gov .

- Nix Federal Building
900 Market Street, Room 301
P.O. Box 327 Philadelphia, PA 19105-0327
9:00 AM THRU 3:30 PM
Monday through Friday except Federal Holidays
(877) 772-5772
(215) 597-2794

- U.S. Railroad Retirement Board
844 North Rush Street
Chicago IL, 60611-2092

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Chicago IL, 60611-2092

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State Employees Retirement System go online to www.sers.state.pa.us Call Regional Retirement Centers at 1 800 633 5461. For Employment related questions, call 717 783 8085. Write to SERS Main Office, 30 North 3rd Street, Harrisburg, Pa. 17101

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